

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Non-Provisional Application of

Applicant: Ifedayo UDIANI

Confirmation No.: 1464

Application No.: 10/673,754

Group Art Unit: 4124

Title: The Simplified Internet Payment,
Security, & Tax Administration Protocol
(SIPSTAP)

Examiner: Mary M. GREGG

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111

Sir:

Pursuant to 37 C.F.R. § 1.111, in response to the Office Action mailed November 17, 2008, Applicant proposes that this application be amended as indicated in the following pages. This response is timely and no extension of time fee is believed due.

Amendments to the Claims are made on pages 2-5 of this document.

Remarks begin on page 6 of this document.